



From the Desk of Risk Management's Director Tag Anderson

Look for decreases in 2013 - 2015 Contributions

Every two years, an independent actuary undertakes a review of the Risk Management Fund to determine necessary funding levels to meet current and anticipated future obligations of the Fund. The actuarial analysis considers a number of different factors including the number of full time equivalent employees, the number and type of state owned or leased vehicles and other equipment along with the State's claims and loss history. The most recent review completed in May has significantly lowered the recommended contributions to the Risk Management Fund for the 2013-2015 biennium. The recommended funding level for the 2013-2015 biennium is \$1,875,000, down from \$3,750,021 during the current biennium.

The primary reason for the decrease in recommended funding is lower than expected losses since the prior actuarial review in April 2010. The adoption and implementation of proactive loss control practices by individual state agencies played an important role in having lower than expected losses. By proactively addressing safety and potential liability exposures, agencies greatly reduce the overall monetary cost of addressing risk in state operations.

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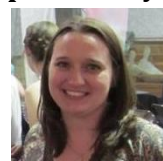
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Staff

- Tag Anderson: Director
701.328.7580
- Vicki Ableidinger: Claims Manager
701.328.7581
- Diane Waliser: Manager, RMWCP
701.328.7583
- Dawn Moen: Loss Control Analyst
701.328.7584

Risk Management Staff Changes

After nearly 38 years of State service, Terry Milas retired from the Risk Management Division. Dawn Moen applied for and was promoted into the Loss Control Analyst position that was held by Terry. Dawn has worked in the Risk Management Division since October 2006 and has extensive experience in assisting the Division in claims and loss control activities. Dawn's considerable experience has made the transition smooth and enabled the Division to meet its obligations while looking to fill her prior position. Risk Management is hopeful that it can fill Dawn's previous position by the end of September.



Dawn Moen, Loss Control Analyst

Online Resources



Risk Management

would like to once again remind State Employees of the resources available on the Risk Management web site designed to

answer questions employees may have about their employment with the State. One question many employees have is what happens if I am sued for actions undertaken as a state employee. A number of resources are available on the Risk Management web site to address this question and related issues. Resources include: "[Liability of State Employees in North Dakota](#)," a publication from the Attorney General and "[What To Expect If You Get Sued, Litigation Handbook for ND State Employees](#)." A power point video presentation "[North Dakota State Employee Liability and Defense Coverage Review](#)" is also available to provide general information on this topic.

Another area that frequently gives rise to questions involve the use of state vehicles and what employees should do if they are involved in a motor vehicle accident. General guidelines in the form of FAQs are provided on the Risk Management web site and describe what employees should do if they are involved in a motor vehicle accident with a state vehicle. (<http://www.nd.gov/risk/files/FAQs-Vehicle Coverage 2009.pdf>) Additional, more detailed information is also available from [State Fleet Services Policy Manual](#).

Finally, OMB employees needing to file incident reports with Risk Management should be aware that detailed instructions on how to use the on-line reporting system are available. (<http://www.nd.gov/risk/files/forms/incident-reporting.pdf>) With these instructions, the process of reporting an incident or accident should be a simple and straight forward process.

Updated Information Pertaining to Background Checks



This office has just recently been informed that the Bismarck Police Department and the Burleigh County Sheriff's Department are no longer providing fingerprinting services for the public. Currently, the only vendor that Risk Management is aware of is ID Metryx. For more information, reference the following document when performing background checks – [Required Steps In The Background Check Process](#) The [OMB Fiscal Policy 112 Employee Criminal History Background Checks](#) has been updated as well. Employees transferring from one agency to another that have had no break in service and have previously had the FBI criminal history background check performed are not required to have another background check completed for the purpose of this policy. Please verify with Risk Management that the FBI background check has been completed.

ID METRYX

2900 E Broadway Ave

Bismarck, ND 58501

701-250-2191

Fax: 701-224-9824

Email: idmetryx@idmetryx.com

Website: <http://idmetryx.com>

Hours: Monday – Thursday from
11:00 am – 2:00 pm

Charges:

- Live Scan Fingerprinting Services
= \$10.00 (only 1 card is necessary for live scan)
- 2 Fingerprint Cards = \$15.00

★ Contact ID Metryx to discuss various billing options



Increased Attention to Distracted Driving

Nationally, the dangers of distracted driving are receiving increasing emphasis and attention. The U.S. Transportation Secretary recently released a “Blueprint for Ending Distracted Driving” outlining a comprehensive strategy for addressing distracted driving including the use of handheld cell phones while driving. Personal responsibility for putting down the cell phone is a good first step – but we need everyone to do their part, whether it’s helping pass strong laws, educating our youngest and most vulnerable drivers, or starting their own campaign to end distracted driving” explained Transportation Secretary Ray LaHood.

Risk Management echoes the sentiments expressed by Transportation Secretary LaHood and urges all State employees to review their own driving behaviors, including the use of cell phones, and make changes now to reduce the dangers of distracted driving.

Resources on distracted driving can be found at the following sites:

Distraction.Gov

[National Safety Council](http://NationalSafetyCouncil.org)

[Network of Employers for Traffic Safety](http://NetworkofEmployersforTrafficSafety.org)

Incident/Accident Reporting Refreshers

When reporting a vehicle accident, it is important to note whether the accident rendered any of the vehicles “non-drivable”



and needed towing from the scene. If a vehicle is towed, particularly if the accident is determined to be the State’s responsibility, costs associated with the non-drivable, third-party vehicle begin incurring right away. These costs may include such things as the towing service itself; storage for the non-drivable vehicle; rental car for the owner of the non-drivable vehicle; hotel charges; etc. Therefore, immediate notification to Risk Management can help curb those costs and expedite the entire claims process.

Ensure that all incidents are reported to Risk Management within 24 hours of the incident or receiving the report of the incident. According to the Tort Claims Act, a claimant must file his/her claim with the State within 180 days of the incident. If that time frame is missed, whether it is caused by the State or by the claimant, related claims will be barred (after review of the facts). Therefore, it’s important that not only the agency Risk Management Contact is aware of this procedure, but all employees.

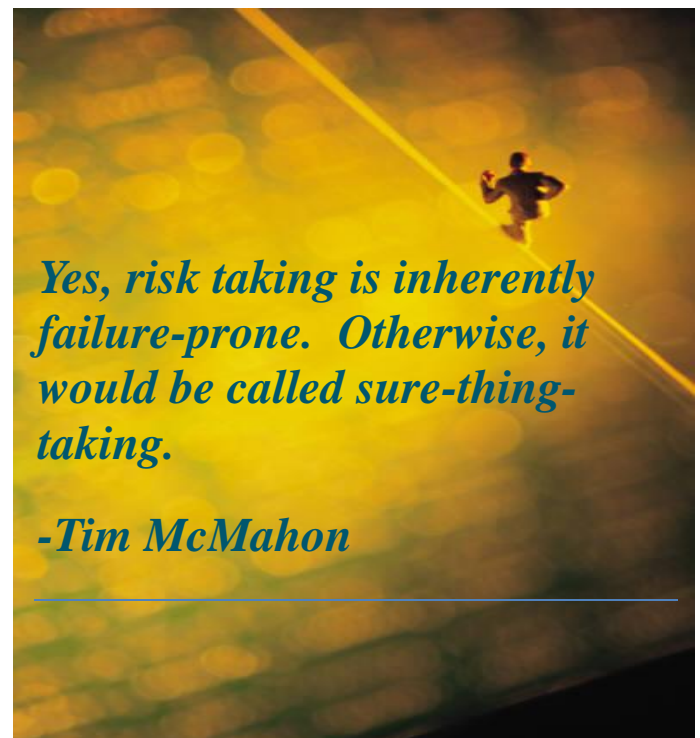


State Fleet Vehicles that require towing or any other type of maintenance repairs should be handled according to the procedures in the State Fleet Services Manual. A copy of this Manual should be in every State Fleet Vehicle.



If an accident has caused serious injuries/damages, State Radio can be contacted for immediate assistance. However, State Radio is not a call center for state employees

operating vehicles and it is important to leave those lines open for other state-wide emergency calls. Ensure that employees driving for the State have been orientated to the procedures in the State Fleet Services Policy Manual, as well as individual agency procedures.



Yes, risk taking is inherently failure-prone. Otherwise, it would be called sure-thing-taking.

-Tim McMahon

RMWCP Update

The Risk Management Workers Compensation Program (RMWCP) continues to participate in the authorized deductible program and facilitates the cross agency return-to-work program and designated medical provider program. Significant savings to the State have been realized from the establishment of the Risk Management Workers Compensation Program. With continued focus on returning injured state employees to work and through the guidance of a comprehensive actuarial review of the Risk Management Workers Compensation Fund, these savings can continue hopefully well in to the future.

Data as of 7-31-2012

Since 2006

\$4,138,820.64

RMWCP Discount dollars returned
to state agencies

\$2,182,069.08

RMWCP Dividend dollars returned
to state agencies

\$8,448,298.85

Dividend dollars received from
WSI returned to state agencies

28%

FY 11/12

of all claims filed
were the result of
injuries to the
shoulder, lumbar and
knee. Of the 196
claims filed for these
body parts, 51
occurred as the result
of lifting.

26%

FY 11/12

of the claims filed
during the past FY
year were the result of
musculoskeletal
disorders. Compared
to **51%** in 08/09

35,945

Covered State
Employees
FY 11/12

Indemnity Paid

\$144,525.82

FY 11/12

Medical Benefits Paid

\$948,743.81

FY 11/12

64%

of all claims filed in FY 11/12
fell under 4 rate classifications.

- Schools-Libraries and Institutions
- Hospitals
- Law Enforcement
- Building Custodians and Janitorial Services

The most prevalent cause of all injuries during FY
11/12 occurred as the result of **falls or slips**.

CLAIMS FILED

During the time
period of
07/01/2011 –
06/30/2012,
Workforce
Safety &
Insurance
received 693
claims from
employees of the
State of North
Dakota. Of the
693 claims filed
in fiscal year
2011, **656** were
medical only and
37 were claims
for wage loss
benefits.

60%

FY 11/12

of the claims were
filed within 3 days

52

FY 11/12

injuries occurred as the
result of ice and snow.
Compared to **106** injuries
in FY 08/09